

CONTRACT FOR SALE AND SECURITY AGREEMENT FOR SALE OF VEHICLE WITH PAYMENT OF SIMPLE INTEREST

SECTION A		CREDITOR CARVANA, LLC
Buyer's Name(s)	Alicia Smith-Anderson	Address 63 PIERCE RD
Name	N/A	City WINDER County N/A
Address	650 E Azure Ave	State GA Zip 30680-7280 Phone 8003334554
City	North Las Vegas	County N/A
State	NV	Zip 89081
Bus. Phone	N/A	Res. Phone 7739499814
		Stock No. 2000112113
		Salesman N/A Date 03/24/18

SECTION B DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate: 15.27 %	FINANCE CHARGE The dollar amount the credit will cost you: \$ 6,422.32	AMOUNT FINANCED The amount of credit provided to you or on your behalf: \$ 12,090.50	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled: \$ 18,512.82	TOTAL SALES PRICE The total cost of your purchase on credit, including your down payment of \$ 1,700.00 : \$ 20,212.82
Your Payment Schedule will be:	Number of Payments	Amount of Payments	When Payments Are Due	
	71	\$ 258.00	monthly beginning 04/24/18	
	1	\$ 194.82	03/24/24	
	N/A	\$ N/A	N/A	
Security: You are giving a security interest in the goods or property being purchased. <input type="checkbox"/> If checked, you are giving a security interest in N/A.				
Late Charge: If a payment is more than 10 days late, you will be charged \$15.00 or 8% of the payment, whichever is less.				
Prepayment: If you pay off early, you will not have to pay a penalty.				
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and penalties. (e) means estimate.				

INSURANCE AND DEBT CANCELLATION

Credit life insurance, credit disability insurance and debt cancellation coverage, which is known as GAP Coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Term
Credit Life	N/A	N/A
Joint Credit Life	N/A	N/A
Credit Disability	N/A	N/A
Credit Life and Disability	N/A	N/A
Joint Credit Life and Disability	N/A	N/A
Debt Cancellation Coverage (GAP Coverage)	N/A	N/A

Signatures:

I want credit life insurance: X N/A
 We want joint credit life insurance: X N/A
 I want credit disability insurance: X N/A
 I want credit life and disability insurance: X N/A
 We want joint credit life and single disability insurance: X N/A
 I want debt cancellation coverage (GAP Coverage): X N/A

You may obtain property insurance from anyone you want that is acceptable to the Creditor on page 1 of 7. If you get the insurance from the Creditor, you will pay \$ N/A and the term of the insurance will be N/A.

SECTION C **ITEMIZATION OF AMOUNT FINANCED** Page 2 of 2

1. Vehicle Selling Price \$ 12,600.00
 Plus: Documentary Fee \$ N/A
 (This charge represents costs and profit to the dealer for items such as inspecting, cleaning, adjusting vehicles, and preparing documents related to the sale.)
 Plus: Emissions Inspection Fee \$ N/A
 Plus Other (N/A) \$ N/A
 Plus Other (N/A) \$ N/A
 Plus Other (N/A) \$ N/A
 Total Taxable Selling Price \$ 12,600.00

2. Total Sales Tax \$ 1,039.50

3. Amounts Paid to Public Officials
 a. Titling Fee \$ 9.00
 b. Registration Fee \$ 142.00
 c. Other N/A \$ N/A
 Total Official Fees \$ 151.00
 (Add 3a through 3c)

4. Optional, nontaxable, fees or charges
 a. N/A \$ N/A
 b. N/A \$ N/A
 c. N/A \$ N/A
 d. N/A \$ N/A
 e. N/A \$ N/A
 f. N/A \$ N/A
 Total Optional, nontaxable, fees or charges \$ 0.00
 (Add 4a through 4f)

5. TOTAL CASH SALES PRICE \$ 13,790.50

6. Gross Trade-In Allowance \$ 0.00

N/A	N/A	N/A	N/A
Year	Make	Model	VIN

Less Prior Credit or Lease Balance \$ N/A
 Net Trade-In Allowance \$ 0.00
 (If negative, enter 0 and see line 11a)

7. Down Payment (Other Than Net Trade-In Allowance):
 a. Trade-In Sales Tax Credit \$ N/A
 b. Cash \$ 1,700.00
 c. Manufacturer's Rebate \$ N/A
 d. Deferred Down Payment \$ N/A
 e. Other (N/A) \$ N/A
 Down Payment (Add 7a through 7e) \$ 1,700.00

8. TOTAL DOWN PAYMENT AND NET TRADE-IN ALLOWANCE
 (Add 6 and 7) \$ 1,700.00

9. UNPAID BALANCE OF CASH SALES PRICE
 (Subtract 8 from 5) \$ 12,090.50

10. Plus Optional Insurance and Debt Cancellation Charges*
 a. Credit Life Insurance Premium
 Paid to (N/A)
 Term (N/A) \$ N/A
 b. Credit Disability Insurance Premium
 Paid to (N/A)
 Term (N/A) \$ N/A
 c. Debt Cancellation Coverage (GAP Coverage)
 Paid to (N/A)
 Term (N/A) \$ N/A
 d. Other Insurance
 Paid to (N/A)
 Term (N/A) \$ N/A
 Total Optional Insurance and Debt Cancellation Charges
 (Add 10a through 10d) \$ N/A

11. Other Amounts Financed*
 a. Prior Credit or Lease Balance \$ 0.00
 Paid to (N/A)
 b. (N/A) \$ N/A
 Paid to (N/A)
 c. (N/A) \$ N/A
 Paid to (N/A)
 Total Other Amounts Financed \$ 0.00
 (Add 11a through 11c)

12. TOTAL AMOUNT FINANCED \$ 12,090.50
 (Add 9, 10 and 11)

*Seller may retain or receive a portion of this amount.

SECTION D **VEHICLE RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT**

This contract is made the 24 (day) of 03 (month) of 18 (year), between you, the Buyer(s) shown on page 1 of 7, and us, the Seller shown as Creditor on page 1 of 7. Having been quoted a cash price and a credit price and having chosen to pay the credit price (shown as the Total Sales Price in Section B on page 1 of 7), you agree to buy and we agree to sell, subject to all the terms of this contract, the following described vehicle, accessories and equipment (all of which are referred to in this contract as "Collateral"):

New or Used: Used Year and Make: 2015 Kia Series: Optima Body Style: Sedan
 No. of Cyl: 4 If truck, ton capacity: N/A Manufacturer's Serial Number: 5XXGM4A70FG463219
 Use for which purchased: ☒ Personal ☐ Business ☐ Agriculture

INCLUDING:

<input type="checkbox"/> Sun/Moon Roof	<input checked="" type="checkbox"/> Air-Conditioning	<input checked="" type="checkbox"/> Automatic Transmission
<input checked="" type="checkbox"/> Power Steering	<input checked="" type="checkbox"/> Power Door Locks	<input type="checkbox"/> Power Seats
<input checked="" type="checkbox"/> Power Windows	<input checked="" type="checkbox"/> Tilt Wheel	<input type="checkbox"/> Vinyl Top
<input type="checkbox"/> Cassette	<input checked="" type="checkbox"/> Cruise Control	<input checked="" type="checkbox"/> AM/FM Stereo
<input checked="" type="checkbox"/> Compact Disc Player		

Dk. Gray Color N/A Tires N/A Lic. No.

You, severally and jointly, promise to pay to us the Total of Payments (shown in Section B) according to the Payment Schedule (also shown in Section B), until paid in full, together with interest after maturity at the Annual Percentage Rate disclosed on page 1 of 7.